

Form 185 – ntc13plnafte

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 18-17620-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Kpannah T. Kporlor-Smart  
1022 Betty Lane  
Ewing, NJ 08628

Social Security No.:

xxx-xx-2553

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 1, 2019.

On January 28, 2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Michael B. Kaplan on:

Date: March 3, 2020  
Time: 10:00 AM  
Location: Courtroom 8, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 29, 2020

JAN: wdr

Jeanne Naughton  
Clerk

Certificate of Notice Page 2 of 3  
United States Bankruptcy Court  
District of New JerseyIn re:  
Kpannah T. Kporlor-Smart  
DebtorCase No. 18-17620-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 32

Date Rcvd: Jan 29, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 31, 2020.

db +Kpannah T. Kporlor-Smart, 1022 Betty Lane, Ewing, NJ 08628-1635  
 517459311 +Aarons Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
 517459313 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 517459315 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
 (address filed with court: Caine & Weiner, Attn: Bankruptcy, Po Box 5010,  
 Woodland Hills, CA 91365)  
 517459317 +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 517559529 +Credit Union of New Jersey, c/o Peter J. Liska, LLC, 766 Shrewsbury Ave.,  
 Tinton Falls, NJ 07724-3001  
 517459322 +Cu Of Nj, Po Box 7921, Ewing, NJ 08628-0921  
 517459323 +Deville Mgmt, Attn: Bankruptcy, Po Box 1987, Colleyville, TX 76034-1987  
 517459324 +Jared/Sterling Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680  
 517459331 +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239  
 517459337 +Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244  
 517459338 +The Bureaus Inc, 650 Dundee Rd, Suite 370, Northbrook, IL 60062-2757  
 517527925 +The Bureaus, Inc., c/o of PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 29 2020 23:28:11 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 29 2020 23:28:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 cr +E-mail/Text: Boldfield@devilleltd.com Jan 29 2020 23:27:38 Deville Asset Management, LTD,  
 PO Box 1987, Colleyville, TX 76034-1987  
 517459314 +E-mail/Text: legal@bllrentals.com Jan 29 2020 23:27:53 BLI Rentals, PO Box 992,  
 Emporia, KS 66801-0992  
 517532861 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 29 2020 23:35:06  
 Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk VA 23541-1021  
 517465705 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jan 29 2020 23:35:02  
 Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP,  
 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
 517459316 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 29 2020 23:28:03  
 Comenity Bank/Ashley Stewart, Attn: Bankruptcy Dept, Po Box 182125,  
 Columbus, OH 43218-2125  
 517459319 +E-mail/Text: bankruptcy\_notifications@ccsusa.com Jan 29 2020 23:28:36  
 Credit Collections Services, Attention: Bankruptcy, 725 Canton Street,  
 Norwood, MA 02062-2679  
 517459320 +E-mail/PDF: creditonebknotifications@resurgent.com Jan 29 2020 23:34:10 Credit One Bank,  
 Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873  
 517459321 +E-mail/Text: bankruptcy@unj.org Jan 29 2020 23:28:03 Credit Union Of New Je, Po Box 7921,  
 Ewing, NJ 08628-0921  
 517523629 +E-mail/Text: Boldfield@devilleltd.com Jan 29 2020 23:27:38 Deville Asset Mgmt,  
 1132 Glade Rd., Colleyville, TX 76034-4227  
 517459326 E-mail/Text: camanagement@mtb.com Jan 29 2020 23:27:58 M & T Bank, Attn: Bankruptcy,  
 PO Box 844, Buffalo, NY 14240  
 517609309 E-mail/Text: camanagement@mtb.com Jan 29 2020 23:27:58 M&T Bank, P.O. Box 840,  
 Buffalo, NY 14240  
 517459327 +E-mail/Text: bankruptcypdt@mcmcg.com Jan 29 2020 23:28:09 Midland Funding,  
 2365 Northside Dr Ste 300, San Diego, CA 92108-2709  
 517543484 +E-mail/Text: bankruptcypdt@mcmcg.com Jan 29 2020 23:28:09 Midland Funding LLC,  
 PO Box 2011, Warren, MI 48090-2011  
 517459329 +E-mail/Text: bankruptcy@onlineis.com Jan 29 2020 23:28:29 Online Collections, Po Box 1489,  
 Winterville, NC 28590-1489  
 517597686 E-mail/Text: bnc-quantum@quantum3group.com Jan 29 2020 23:28:07  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 517459336 +E-mail/Text: rwjebn@rwjbjh.org Jan 29 2020 23:28:37 Robert Wood Johnson,  
 One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966  
 517479584 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Jan 29 2020 23:35:16 T Mobile/T-Mobile USA Inc,  
 by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517459312\* +Aarons Sales & Lease, Attn: Bankruptcy, Po Box 100039, Kennesaw, GA 30156-9239  
 517459318\* +Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331  
 517459325\* +Jared/Sterling Jewelers, Attn: Bankruptcy, Po Box 3680, Akron, OH 44309-3680  
 517459330\* +Online Collections, Po Box 1489, Winterville, NC 28590-1489  
 517459332\* +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239  
 517459333\* +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239  
 517459334\* +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239  
 517459335\* +Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239

District/off: 0312-3 User: admin Page 2 of 2 Date Rcvd: Jan 29, 2020  
Form ID: 185 Total Noticed: 32  
517459328 ##+New Jersey Advanced Surgical Solutions, 1374 Whitehorse Hamilton Square Road, Suite 304,  
Hamilton, NJ 08690-3701  
TOTALS: 0, \* 8, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 31, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 29, 2020 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Kevin C. Fayette on behalf of Debtor Kpannah T. Kporlor-Smart kfayette@kevinfayette.com  
Kevin Gordon McDonald on behalf of Creditor M&T BANK kmcdonald@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Phillip Andrew Raymond on behalf of Creditor M&T BANK phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8